Debtor 1	Emerous L Harvey						
Debtor 2	Full Name (First, Middle, Last)						
(Spouse, if filin	g) Full Name (First, Middle, Last)						
United States	Bankruptcy Court for the	SOUTHERN DISTRICT OF MISSISSIPPI		nis is an amended plan, and			
Case number:			have been	the sections of the plan that changed.			
(If known)							
Chapter 1	3 Plan and Motions for V	Valuation and Lien Avoidance	_	12/17			
Part 1: Not	ices						
To Debtors:	indicate that the option is a	hat may be appropriate in some cases, but the propriate in your circumstances or that it is per less and judicial rulings may not be confirmable. in this plan.	rmissible in your ju	dicial district. Plans that			
	In the following notice to cre	ditors, you must check each box that applies					
To Creditors:	Your rights may be affected	Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.					
	You should read this plan can an attorney, you may wish to	refully and discuss it with your attorney if you have consult one.	one in this bankrupto	cy case. If you do not have			
	to confirmation on or befor	eatment of your claim or any provision of this pla te the objection deadline announced in Part 9 of to Bankruptcy Court may confirm this plan without le 3015.	the Notice of Chapte	er 13 Bankruptcy Case			
	The plan does not allow clair	ns. Creditors must file a proof of claim to be paid u	nder any plan that ma	ny be confirmed.			
		e of particular importance. Debtors must check on llowing items. If an item is checked as "Not Include if set out later in the plan.					
	nit on the amount of a secured c	laim, set out in Section 3.2, which may result in all to the secured creditor	☐ Included	✓ Not Included			
	idance of a judicial lien or nonpo out in Section 3.4.	ossessory, nonpurchase-money security interest,	☐ Included	✓ Not Included			
1.3 Nons	standard provisions, set out in Pa	nrt 8.	☐ Included	✓ Not Included			
Part 2: Pla	n Payments and Length of Plan						
2.1 Len	gth of Plan.						
	months of payments are specified,	months, not to be less than 36 months or less than 6 additional monthly payments will be made to the example.					
2.2 Deb	tor(s) will make payments to the	trustee as follows:					
		semi-monthly, weekly, or bi-weekly) to the due to the debtor's employer at the following address		nless otherwise ordered by			
	AVERITT EXPRESS						
	1415 NEAL ST						
	Cookeville TN 38502-0000						

APPENDIX D Chapter 13 Plan Page 1

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Debtor	_ <u>E</u>	Emerous L Harvey			Ca	se number	r
			e issued to the joint debt				ter 13 trustee. Unless otherwise ordered by the sss:
2.3	Income	tax returns/refunds.					
		all that apply					
	✓ Check a	11.	any exempt income tax re	efunds received	d during the	plan term	
			the trustee with a copy over to the trustee all non-				g the plan term within 14 days of filing the during the plan term.
		Debtor(s) will treat in	come refunds as follows	:			
2.4 Addit	ional na	nyments.					
Check			hecked, the rest of § 2.4 r	need not he con	nnleted or r	enroduced	1
Part 3:		nent of Secured Claim	•	icea noi ve coi	πριειεά στη	ертоинсеи	
3.1	Mortga	ges. (Except mortgage	es to be crammed down	under 11 U.S	.C. § 1322(d	e)(2) and i	dentified in § 3.2 herein.).
		all that apply. If "None" is checked.	the rest of § 3.1 need no	t he completed	or reprodu	ced.	
2.1(-)		-	-	_	-		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
3.1(a) 1 N	1322(claim	b)(5) shall be scheduled	d below. Absent an object reditor, subject to the sta	tion by a party	in interest,	the plan w	and cured under the plan pursuant to 11 U.S.C. § will be amended consistent with the proof of nortgage payment proposed herein.
Beginnin	~ ·		@ \$720.35	☐ Plan 🗸	Direct.	Include	s escrow 🕢 Yes 🗌 No
-NO NE-	⁄Itg arrea	urs to		Through	month		
3.1(b) Property	U. the	S.C. § 1322(b)(5) shall e proof of claim filed by rein.	be scheduled below. Ab	sent an objecti	on by a part	y in intere	st, the plan will be amended consistent with using monthly mortgage payment proposed
	addres						
Mtg pmt Beginnin		th	@	Plan	Dir	ect.	Includes escrow Yes No
Property	-NONE			Through	month		
3.1(c)] M	ortgage claims to be p	aid in full over the plan of claim filed by the mor	term: Absent	an objectio	n by a par	ty in interest, the plan will be amended
Creditor:	-NO	NE-	Approx. amt. due:			nt. late*:	
Property							
		e to be paid with interest 2 of the Mortgage Prod	at at the rate above: of of Claim Attachment)				
Portion o	of claim	to be paid without inter	est: \$				
(Equal to	Total D	Oebt less Principal Balar	nce)				
Special c	claim for	taxes/insurance: \$	-NC	ONE- /month,	beginning	month .	

Debtor	Emerous L Harve	¹ y	Case number		
(as state	d in Part 4 of the Mortgage P	Proof of Claim Attachment)			
	herwise ordered by the court, ditional claims as needed.	, the interest rate shall be the	curent Till rate in this District		
3.2	Motion for valuation of se	curity, payment of fully secu	ured claims, and modification of u	ndersecured claims. Che	ck one
	None. If "None" i	is checked, the rest of § 3.2 ne	eed not be completed or reproduced.		
3.3	Secured claims excluded fr	rom 11 U.S.C. § 506.			
	Check one.				
			eed not be completed or reproduced.		
		n 910 days before the petition ne personal use of the debtor(s	date and secured by a purchase more), or	ney security interest in a m	otor vehicle
	(2) incurred within	n 1 year of the petition date ar	nd secured by a purchase money secu	urity interest in any other t	hing of value.
	claim amount state	ed on a proof of claim filed be	with interest at the rate stated below efore the filing deadline under Banka a contrary timely filed proof of claim	ruptcy Rule 3002(c) contro	ols over any
	Name of Creditor		Collateral	Amount of claim	Interest rate*
CNAC		2010 Hyundai Elar		\$9,082.00	6.00%
	Finance Corp	2018 Kia Sportage	e current Till rate in this District.	\$28,134.00	6.00%
3.4 Check on			red not be completed or reproduced.		
	Charles and				
	Check one. None If "None" i	is checked the rest of 8 3 5 na	red not be completed or reproduced.		
	The debtor(s) election that upon confirmation	et to surrender to each creditor ation of this plan the stay und erminated in all respects. Any	r listed below the collateral that secure 11 U.S.C. § 362(a) be terminated allowed unsecured claim resulting f	as to the collateral only ar	nd that the stay
	Name of Cred	ditor		Collateral	
	One Auto Finance		2015 Chrysler 200		
Tower	Loan		household goods		
Insert ad	ditional claims as needed.				
Part 4:	Treatment of Fees and Pr	riority Cloims			
Part 4:		Hority Claims			
4.1	General Trustee's fees and all allowed without postpetition interest		domestic support obligations other th	nan those treated in § 4.5, v	will be paid in full
4.2	Trustee's fees Trustee's fees are governed by statute and may change during the course of the case.				
4.3	Attorney's fees.				

Debtor	Emerous L Harvey		Case number	
	■ Nt. 11. f 2 400 00			
	▼ No look fee: 3,400.00	— 		
	Total attorney fee charge			
	Attorney fee previously p	paid: \$0.00		
	Attorney fee to be paid in confirmation order:	\$3,400.00		
	Hourly fee: \$ (Subjection of the control of th	ect to approval of Fee Application.)	
4.4	Priority claims other than a	ttorney's fees and those treated in	ı § 4.5.	
	Check one. ✓ None. If "None" is o	checked, the rest of § 4.4 need not b	pe completed or reproduced.	
4.5	Domestic support obligation	s.		
	None. If "None" is a	checked, the rest of § 4.5 need not b	pe completed or reproduced.	
Part 5:	Treatment of Nonpriority U	Jnsecured Claims		
5.1	Nonpriority unsecured claim	ns not separately classified.		
				nore than one option is checked, the option
	The sum of \$	will be effective. Check all that ap		
✓		amount of these claims, an estimate isbursements have been made to al		his plan.
		were liquidated under chapter 7, necked above, payments on allowed		
5.2	Other separately classified n	nonpriority unsecured claims (spe	ecial claimants). Check one.	
	None. If "None" is a	checked, the rest of § 5.2 need not becured allowed claims listed below	pe completed or reproduced.	be treated as follows:
	Name of Creditor F	Basis for separate classification	Approximate amount owed	Proposed treatment
		and treatment	••	PAY AS UNSECURED DEBT
U.S. D	epartment of Ed Ed	lucational	\$47,057.00	(NON DISCHARGEABLE DEBT)
Insert ac	dditional claims as needed.			
Part 6:	Executory Contracts and U	nexpired Leases		
6.1	The executory contracts and contracts and unexpired leas	l unexpired leases listed below ar	e assumed and will be treated a	as specified. All other executory
	_	checked, the rest of § 6.1 need not l	ne completed or reproduced	
	Tione is		- I I I I I I I I I I I I I I I I I I I	
Dout 7	Vesting of Duonauty of the I	Zatata		
Part 7:	Vesting of Property of the I			
71	Proporty of the estate will w	act in the debter(c) upon entry of	dicchargo	

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Debtor	Emerous L Harvey	Case number
Part 8:	Nonstandard Plan Provisions	
8.1	Check "None" or List Nonstandard Plan Pro None. If "None" is checked, the rest of	visions f Part 8 need not be completed or reproduced.
Part 9:	Signatures:	
complet X	te address and telephone number.	ney sign below. If the Debtor(s) do not have an attorney, the Debtor(s) must provide their X
Е	Merous L HARVEY ignature of Debtor 1	Signature of Debtor 2
Exe	xecuted on JULY 27, 2018	Executed on
1:	32 Norwood Circle	
	ddress Frandon MS 39042-0000	Address
C	ity, State, and Zip Code	City, State, and Zip Code
T	elephone Number	Telephone Number
Sig 576 SU Jac Ado	S/ EDWIN WOODS JR. DWIN WOODS, JR. MSB# 8893 ignature of Attorney for Debtor(s)	Date JULY 27, 2018
	760 I55 NORTH UITE 100 ackson, MS 39211	_
	ddress, City, State, and Zip Code 01-353-5000	8893 MS
T	elephone Number WILKINSON@BONDNBOTES.COM	MS Bar Number

Email Address